

WHAT IS CLAIMED IS:

1. A receivables management method comprising:
 - 5 (a) a credit provider providing sufficient credit to a plurality of buyers who place orders with a seller with to cover debts incurred only when placing said orders with said seller;
 - 10 (b) said buyers placing orders with said seller thereby incurring debts with said seller;
 - (c) said seller fulfilling said orders;
 - (d) said seller transferring said debts to said credit provider in exchange for settlement of said debts by said credit provider; and
 - 15 (e) said credit provider seeking settlement of said debts from said buyers.
2. A method as claimed in claim 1, wherein settlement by said credit provider is performed
20 automatically.
3. A method as claimed in claim 1, wherein said method further comprises assessing a risk of a proportion of the debt incurred by said buyers not being settled with
25 said credit provider, and insuring against said risk.
4. A method as claimed in claim 3, wherein insuring against said risk is performed by said credit provider.
- 30 5. A method as claimed in claim 3, wherein insuring against said risk is performed by said seller.
6. A method as claimed in claim 1, wherein said orders are placed with said seller through an
35 intermediary.
7. A method as claimed in claim 6, wherein said

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